

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Claude T. Heale	§	Case No. 15-00887
Georgia L. Nordwall	§	
	§	
Debtors	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 137,832.00
(Without deducting any secured claims)

Assets Exempt: 56,863.00

Total Distributions to Claimants: 9,030.07

Claims Discharged

Without Payment: 250,703.95

Total Expenses of Administration: 3,813.93

3) Total gross receipts of \$ 12,844.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 12,844.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 170,971.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	3,818.19	3,818.19	3,813.93
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	87,146.97	64,319.22	64,319.22	9,030.07
TOTAL DISBURSEMENTS	\$ 258,117.97	\$ 68,137.41	\$ 68,137.41	\$ 12,844.00

4) This case was originally filed under chapter 7 on 01/13/2015 . The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/24/2016 By: /s/Zane L. Zielinski
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
170 Shares of Caterpillar Stock	1129-000	12,844.00
TOTAL GROSS RECEIPTS		\$ 12,844.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America 1800 Tapo Canyon Rd Simi Valley, CA 93063		143,171.00	NA	NA	0.00
	Chase PO Box 24696 Columbus, OH 43224		27,800.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 170,971.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	2,034.40	2,034.40	2,034.40
Zane L. Zielinski	2200-000	NA	8.52	8.52	4.26
Arthur B. Levine Company	2300-000	NA	12.12	12.12	12.12
Associated Bank	2600-000	NA	140.88	140.88	140.88
The Bank of New York Mellon	2600-000	NA	65.92	65.92	65.92
Illinois Department of Revenue	2820-000	NA	25.00	25.00	25.00
Alan D. Lasko & Associates P.C.	3320-000	NA	14.95	14.95	14.95
Alan D. Lasko & Associates P.C.	3410-000	NA	1,516.40	1,516.40	1,516.40
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 3,818.19	\$ 3,818.19	\$ 3,813.93

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Cabela's PO Box 82575 Lincoln, NE 68501		5,640.00	NA	NA	0.00
	Comprehensive Pathology Services 26570 Network Place Chicago, IL 60673		1,066.80	NA	NA	0.00
	Elan Financial Service 777 E Wisconsin Ave Milwaukee, WI 53202		2,095.00	NA	NA	0.00
	Fifth Third Bank PO Box 740789 Cincinnati, OH 45274		5,132.00	NA	NA	0.00
	Med Busness Bureau 1460 Renaissance Dr Park Ridge, IL 60068		811.00	NA	NA	0.00
	Numark Credit Union 483 Sycamore St. New Lenox, IL 60451		2,010.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Presence St. Joseph PO Box 88097 Chicago, IL 60680		722.00	NA	NA	0.00
	Smarsh/Advisor Square 921 SW Washington St., Ste 540 Portland, OR 97205		250.00	NA	NA	0.00
	Southwest Infectious Disease 1051 Essington Road, Ste 210 Joliet, IL 60435		918.00	NA	NA	0.00
	Steven P. Troy, Esq. Troy & Assoc. 116 N. Chicago St., Ste 202 Joliet, IL 60432		0.00	NA	NA	0.00
	Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521		5,588.00	NA	NA	0.00
	Yatin Shah, MD, Sc 2025 S. Chicago St Joliet, IL 60536		211.00	NA	NA	0.00
2	Capital One Bank (Usa), N.A.	7100-000	7,392.00	7,687.05	7,687.05	1,079.22
1	Silver Cross Hospital	7100-000	55,311.17	56,632.17	56,632.17	7,950.85
TOTAL GENERAL UNSECURED CLAIMS			\$ 87,146.97	\$ 64,319.22	\$ 64,319.22	\$ 9,030.07

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	15-00887	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Claude T. Heale				Date Filed (f) or Converted (c):	01/13/2015 (f)
	Georgia L. Nordwall				341(a) Meeting Date:	02/09/2015
For Period Ending:	08/24/2016				Claims Bar Date:	05/13/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 483 Sycamore St., New Lenox, IL	167,000.00	0.00		0.00	FA
2. Cash On Hand	25.00	0.00		0.00	FA
3. 5/3rd Bank Checking Account	75.00	0.00		0.00	FA
4. Numark Credit Union Checking Account	72.00	0.00		0.00	FA
5. Checking Account at TCF Bank	100.00	0.00		0.00	FA
6. JP Morgan Chase Account	311.00	0.00		0.00	FA
7. Household goods and furnishings, including audio, video, and	350.00	0.00		0.00	FA
8. Books, pictures and other art objects, antiques, stamp, coin	200.00	0.00		0.00	FA
9. Wearing Apparel	375.00	0.00		0.00	FA
10. Costume Jewelry	50.00	0.00		0.00	FA
11. Hobby equipment	900.00	0.00		0.00	FA
12. Life Insurance with Prudential	2,358.00	0.00		0.00	FA
13. Life Insurance with Prudential	2,802.00	0.00		0.00	FA
14. 401(k)	13,174.00	0.00		0.00	FA
15. One Share of Gas Stock	0.00	0.00		0.00	FA
16. 1.499 shres of Johnson Control Stock	74.00	0.00		0.00	FA
17. 170 Shares of Caterillar Stock	17,000.00	12,844.00		12,844.00	FA
18. 4.18 Shares One Oak, Div. Rein Stock	233.00	0.00		0.00	FA
19. 4.2 Shares Caterillar Reinv. Div. Stock	450.00	0.00		0.00	FA
20. Precise Bookkeeping Business	0.00	0.00		0.00	FA
21. 2001 Dodge Dakota	1,300.00	0.00		0.00	FA
22. 2001 Ford Mustang	1,300.00	0.00		0.00	FA
23. 2005 Chrysler Sebring W/ 101K Mile	1,300.00	0.00		0.00	FA
24. Office equipment, Furnishings, and Supplies	300.00	0.00		0.00	FA

Document Page 8 of 14
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	15-00887	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Claude T. Heale				Date Filed (f) or Converted (c):	01/13/2015 (f)
	Georgia L. Nordwall				341(a) Meeting Date:	02/09/2015
For Period Ending:	08/24/2016				Claims Bar Date:	05/13/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$209,749.00	\$12,844.00		\$12,844.00 \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is preparing tax returns.

Exhibit 8

RE PROP #	1	--	Primary residence: 483 Sycamore St., New Lenox, IL 60461 (MA)
RE PROP #	3	--	Checking Account @ 5/3 Bank
RE PROP #	4	--	Checking Account @ Numark Credit Union
RE PROP #	5	--	Checking Account W/ Tcf Bank
RE PROP #	6	--	Savings Account at JP Morgan Chase Bank
RE PROP #	7	--	Misc. Household Goods And Furnishings
RE PROP #	8	--	Misc. Books, Cds, & Dvds
RE PROP #	10	--	Misc. Costume Jewelry
RE PROP #	11	--	Misc. Hobby Equipment
RE PROP #	12	--	Life Insurance Policy W/ Prudential Loan Of \$3566
RE PROP #	13	--	Life Insurance Policy W/ Prudential Loan Of \$6175
RE PROP #	14	--	401(k)
RE PROP #	15	--	1 Share Of One Gas Stock
RE PROP #	16	--	1.499 Shares Of Johnson Controls Stock
RE PROP #	17	--	170 Shares Caterpillar, Inc.
RE PROP #	18	--	4.18 Shares One Oak, Div. Rein Stock
RE PROP #	19	--	4.2 Shares Caterpillar Reinv. Div. Stock
RE PROP #	20	--	Precise bookkeeping (business debts approx \$35,000.00 of corp.)
RE PROP #	21	--	2001 Dodge Dakota W/ 99500 Miles (Rust & Collision Damage);
RE PROP #	22	--	2001 Ford Mustang W/161000 Miles (Needs Work & Tires); Undri
RE PROP #	23	--	2005 Chrysler Sebring W/ 101K Miles (Needs Work & Tires) Und
RE PROP #	24	--	Misc. Office Equipment; File Cabinets, Computers

Initial Projected Date of Final Report (TFR): 12/01/2015

Current Projected Date of Final Report (TFR): 12/01/2015

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00887
Case Name: Claude T. Heale
Georgia L. Nordwall

Trustee Name: Zane L. Zielinski
Bank Name: Associated Bank
Account Number/CD#: XXXXXX4347
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1871
For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/14/15		Transfer from Acct # xxxxxx5011	Transfer of Funds	9999-000	\$12,778.08		\$12,778.08
08/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.03	\$12,767.05
09/08/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.98	\$12,748.07
10/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.34	\$12,729.73
11/06/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.93	\$12,710.80
12/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.29	\$12,692.51
01/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.87	\$12,673.64
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.84	\$12,654.80
02/29/16	5001	Arthur B. Levine Company Maria Sponza Adams-Levine 60 East 42nd Street, Room 965 New York, New York 10165	Bond Payment	2300-000		\$12.12	\$12,642.68
03/05/16	5002	Illinois Department of Revenue PO Box 19053 Springfield, IL 62794-9053	Tax Payment	2820-000		\$25.00	\$12,617.68
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.60	\$12,600.08

Page Subtotals:

\$12,778.08

\$178.00

Case 15-00887 Doc 45 Filed 08/25/16 Entered 08/25/16 14:44:09 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00887
Case Name: Claude T. Heale
Georgia L. Nordwall

Trustee Name: Zane L. Zielinski
Bank Name: Associated Bank
Account Number/CD#: XXXXXX4347
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1871
For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/03/16	5004	Clerk, U.S. Bankruptcy Court	Trustee Reversal The check made it payable to the court when it was the Trustee's postage charges.	2200-000		(\$4.26)	\$12,604.34
06/03/16	5003	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$2,034.40	\$10,569.94
06/03/16	5004	Clerk, U.S. Bankruptcy Court	Trustee	2200-000		\$4.26	\$10,565.68
06/03/16	5005	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Final distribution representing a payment of 100.00 % per court order.	3320-000		\$14.95	\$10,550.73
06/03/16	5006	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Final distribution representing a payment of 100.00 % per court order.	3410-000		\$1,516.40	\$9,034.33
06/03/16	5007	Silver Cross Hospital C/O Steven Plato Troy Its Attorney 116 North Chicago Street Suite 202 Joliet, Illinois 60432	Final distribution to claim 1 representing a payment of 14.04 % per court order.	7100-000		\$7,950.85	\$1,083.48
06/03/16	5008	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Final distribution to claim 2 representing a payment of 14.04 % per court order.	7100-000		\$1,079.22	\$4.26
06/03/16	5009	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Trustee's Postage	2200-000		\$4.26	\$0.00

COLUMN TOTALS	\$12,778.08	\$12,778.08
Less: Bank Transfers/CD's	\$12,778.08	\$0.00
Subtotal	\$0.00	\$12,778.08

Page Subtotals: \$0.00 \$12,600.08

Case 15-00887	Doc 45	Filed 08/25/16	Entered 08/25/16 14:44:09	Desc Main	\$0.00
	Document	Page 12 of 14			
				Less: Payments to Debtors	\$0.00
				Net	\$0.00
					\$12,778.08

Exhibit 9

Case 15-00887 Doc 45 Filed 08/25/16 Entered 08/25/16 14:44:09 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00887

Trustee Name: Zane L. Zielinski

Exhibit 9

Case Name: Claude T. Heale

Bank Name: The Bank of New York Mellon

Georgia L. Nordwall

Account Number/CD#: XXXXXX5011

Checking

Taxpayer ID No: XX-XXX1871

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/24/2016

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/26/15	17	Claude T. Heale and Georgia L Nordwall-Heale 483 Sycamore Street New Lenox, IL 60451	Purchase of Stocks	1129-000	\$12,844.00		\$12,844.00
04/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$12,834.00
05/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.46	\$12,815.54
06/05/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.05	\$12,796.49
07/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.41	\$12,778.08
07/14/15		Transfer to Acct # xxxxxx4347	Transfer of Funds	9999-000		\$12,778.08	\$0.00

COLUMN TOTALS	\$12,844.00	\$12,844.00
Less: Bank Transfers/CD's	\$0.00	\$12,778.08
Subtotal	\$12,844.00	\$65.92
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$12,844.00	\$65.92

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX4347 - Checking	\$0.00	\$12,778.08	\$0.00
XXXXXX5011 - Checking	\$12,844.00	\$65.92	\$0.00
	-----	-----	-----
	\$12,844.00	\$12,844.00	\$0.00
	=====		=====
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$12,844.00		
Total Gross Receipts:	\$12,844.00		

Page Subtotals:

\$0.00

\$0.00